



ZURICH[®]

HEALTH
HERO[®]

Introducing the ZGP24 service

**Virtual GP and Second
Medical Opinion Service
Provided by HealthHero**

- + Virtual GP Service
- + Second Medical Opinion Service
- + How a remote GP consultation can help
- + FAQs

The ZGP24 Service does not form part of Zurich's insurance contract. Access to it is provided as an added service, for eligible customers, that can be amended or withdrawn at any time.



How we help patients feel better

24/7 unlimited access to experienced GPs



Our virtual GP service is available 24 hours a day, 7 days a week, 365 days a year. It provides unlimited advice, reassurance and, where appropriate, diagnosis and can be accessed from anywhere in the world.

Our dedicated Customer Service team are on hand, 24/7 day and night to book consultations, organise prescriptions and referral letters. Bookings can also be made online in minutes using our web app. Patients can select a convenient time and day for their appointment and whether to have their consultation via video or phone. Where there is a preference, we can arrange for either a male or female doctor.

For users who don't speak English we offer a translation services for over 200 languages.

Private prescriptions, private open referrals and private fit notes



Where necessary our GPs can issue a private prescription for collection from a pharmacy or delivered to any UK address, whether at home, work or on holiday. Please note, prescriptions issued by us are not covered by NHS prescription charges, so costs may be higher.

If one of our NHS practising doctors considers symptoms require further investigation or treatment, our doctors can issue an open private referral letter to enable access to continued treatment. If it is clinically appropriate, our GPs can also issue private fit notes. Please note that not all employers will accept this type of fit note.



Second Medical Opinion

Access to an experienced specialist with relevant experience in the appropriate specialty

Being diagnosed with a serious condition can be confusing and stressful. It can be difficult to understand the diagnosis, treatment plan and risks. The second medical opinion service is designed to offer a supplementary expert opinion from a different specialist to patients who have received a diagnosis of a critical condition from a treating consultant or specialist, or when a firm diagnosis has not been provided following completion of appropriate diagnostic investigations.

We work with an extensive network of clinical specialists across the UK, which

means experts, particularly in cancer care, cardiology and orthopaedics, are available to provide patients with more clarity regarding treatment options and diagnosis.

The Second Medical Opinion service provides a patient with access to an experienced specialist with relevant experience in the appropriate specialty. A second opinion can offer patients peace of mind about a diagnosis, provide an opportunity to ask unanswered questions about any proposed treatment, or discuss if there are alternative treatment options available.





Musculoskeletal



Mental Health



Second Opinion



Travel &
Vaccinations Advice



Dermatology



Medication Queries



Paediatrics



Women's health



Men's Health



Heart problems



Ear, nose, throat



Stomach Problems



Rheumatology



Nervous system



Eye and vision care



Respiratory



Urinary issues

How a remote GP consultation can help



Mr ST | 41 years old Fearing a pinched nerve, Mr ST contacted the service for advice regarding neck and shoulder pain. Just 42 minutes later, Mr ST was talking a GP through his symptoms and how his pain worsened when turning his head to the left. As the patient hadn't suffered from any arm or leg weakness, the GP concluded that the patient had an acute neck muscle spasm and therefore advised on the best over the counter analgesics available. Should the pain worsen, or should the patient experience any weakness in his legs or arms, he was instructed to contact his local out of hours or walk in centre for examination.



Miss AI | 6 days old A concerned parent called seeking advice about their 6-day-old baby girl who was vomiting after each feed. The doctor discussed the birth and the baby's feeding patterns and established that the baby had no temperature or other symptoms. They mentioned that the baby was feeding very fast and the doctor suggested that they try a different type of teat and if there was no improvement to take her to see her own doctor. The caller commented that it is a great service, especially the fact that it is available 24 hours and that they would definitely use the service again.



Ms AH | 51 years old Having recently been prescribed a second medication for an existing condition, Ms AH left her GP's office unsure of how best to take her multiple medications. Ms AH contacted the service and was discussing her medication less than an hour later. The GP was able to take the time to clearly explain how best to take her medication so that they worked safely and efficiently together. Ms AH was happy with the information given and pleased that the service was on hand if she didn't wish to trouble her NHS GP.



Mrs RD | 30 years old Mrs RD contacted the service as her heart had been pounding for a week. The patient was consulting with a GP 23 minutes later where she explained that she had recently been diagnosed with bronchiectasis and had a build-up of sputum in her throat. She had bought some herbal tea, turmeric and a digoxin substitute to help clear her throat but her heart had started pounding as a result. She had no chest pain or sweatiness, but the GP explained how digoxin toxicity can affect the heart and given it was being taken in tea, could potentially be at toxic levels. The GP recommended the patient head to A&E for a review and an ECG.



Mr GS | 25 years old A patient contacted the service as he was struggling to get an NHS GP appointment. Mr GS was on anti-depressants but was finding that his symptoms were getting worse. During a 29-minute consultation, the GP took a full medical history before inquiring as to why the patient was feeling more depressed. Work stress and financial woes combined with relationship uncertainty had snowballed when his NHS counseling had run its course. The GP and the patient discussed a plan on how best to proceed. This included the local rugby club's mental health support club, CBT techniques, review of medication dosage and trying again to see a GP for a face to face consultation. The GP fed back the course of action to the patient's NHS GP so that the patient wouldn't have to explain himself again.



Mrs RH | 25 years old Mrs RH was experiencing throat and chest pains for a few days which led to an A&E visit. A couple of days later, still not feeling better, she contacted the service and spoke with a GP for over 20 minutes. During the consultation, the GP diagnosed her with a digestion related problem and prescribed an antacid for immediate relief from the symptoms.

Second Medical Opinion

Frequently Asked Questions

How do I access the service?

The first step of the process is a phone or video consultation with a HealthHero GP to obtain an understanding of the patient's condition and areas of concern, and to assess suitability for a Second Medical Opinion with an appropriate specialist. It may be that the advice and guidance provided by the GP is sufficient to reassure the patient and that a Second Medical Opinion with a specialist is not needed. If a Second Medical Opinion is appropriate then the GP will capture the required information from the patient to initiate the Second Medical Opinion process.

What sort of questions can the patient ask?

A Second Medical Opinion will give patients the opportunity to ask the specialist questions such as:

- What is your expert opinion on my diagnosis?
- Can I discuss proposed treatment?
- Are there any alternative treatments?
- Is there more information available about my condition?

How will the consultation take place?

A second opinion can be delivered in a variety of ways (where appropriate), including:

- Face-to-face consultation
- Telephone consultation
- Secure video-link consultation
- "Desk top" review of medical information
- Multi-disciplinary team review

What qualifications do the doctors have?

The Second Medical Opinion will be delivered by an approved medical doctor who holds, or has held, the position of consultant within the NHS and is on the specialist register of the UK General Medical Council.



Eligible Conditions for specialist Second Medical Opinion

- Alzheimer's disease
- Aortic surgery
- Aplastic anaemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer
- Coma
- Coronary artery- bypass surgery
- Deafness
- Heart attack
- Heart valve replacement
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ transplant
- Major organ failure on waiting list
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease
- Severe burns
- Stroke (Cerebrovascular accident)



Am I eligible to access the Second Medical Opinion service?

For a Second Medical Opinion to be undertaken, patients will need to meet three key requirements:

- All the investigations requested by the patient's treating consultant have been completed and the results are available and accessible to both the patient and treating doctor.
- The patient's treating consultant has made a firm diagnosis, or concluded that they are unable to explain the cause of the condition and has exhausted all relevant and available diagnostic tests.
- The patient can gain access to the relevant medical records from the treating consultant, which explains the results of all the tests and the diagnosis.

Frequently Asked Questions

Booking a consultation

What sort of questions can be asked?

Anything a patient would ask their own GP, for example, stomach issues, ears, nose and throat complaints, dermatological conditions, aches and pains and explanations or second opinions on diagnosis or treatment.

Will the patient still need to see a GP?

Most patients receive the advice, reassurance and, where appropriate, diagnosis they need from our doctors, however, if their symptoms require a physical examination, or a repeat prescription, they may be referred to their own GP. The service is not a replacement for the patient's own GP.

Who will answer the call?

Calls are answered by our dedicated, specially trained operators. They take some details and arrange a convenient time for a GP to call the patient back, or email a link to join if a video consultation is requested. If a patient is already registered within the app, calls booked via phone will show up in their account.

Can patients choose to speak to a male or female doctor?

Yes. Where possible, we will always try to accommodate a patient's preference to speak to a male or female doctor.

Is there a limit to the number of consultations an individual can have?

Patients can contact the ZGP24 service as often as needed.

The Second Medical Opinion service has a limit of two consultations per patient.

Can a patient book a consultation for their children?

Dependants are eligible to use ZGP24. Where a patient is under the age of 16, the patient/legal guardian must book the appointment on behalf of their dependant and must also attend the consultation.





Who can use the service?

This service is available to Zurich's eligible Group Income Protection and Group Life customers, and can also be accessed by members and their immediate family and dependants who live in their households.

Patients must be residents and/or nationals of the United Kingdom, its Crown Dependencies or the Republic of Ireland to be eligible to use our services. By accessing and using our services, the patient is confirming that they are eligible.

Can a translator be provided?

If the patient requires translation services for their GP consultation, they should make their appointment by phone and ask their Customer Service Team Member at the point of booking. We offer a translator to join the consultation at no extra charge with more than 200 languages available.

Can the service be used in emergencies?

Patients must not use the service for emergencies or urgent conditions as this may delay necessary treatment.

If a patient believes that they are in an emergency or life-threatening situation they should contact their local emergency services immediately, especially if someone:

- has difficulty or is not breathing
- you believe someone is having a heart attack or stroke
- has severe chest pain
- has severe abdominal pain
- has severe bleeding and it can't be stopped
- has lost consciousness
- is in an acute confused state and/or is having fits which aren't stopping

The patient may still need to see their own GP or contact the emergency services if the clinician they speak with feels it is necessary.

Private prescriptions

Please see our Terms and Conditions for a full description of our prescription services.

Can the GPs issue a prescription?

Where the GP believes it is clinically appropriate, they can issue private prescriptions. The medication can either be collected from a nominated pharmacy or delivered to a nominated UK address. Since these are private prescriptions, the pharmacy will charge for the medication. For delivery, there is also a charge for postage and packaging. The online pharmacy will contact the patient directly to confirm their prescription and take payment. Please note, prescriptions issued by us are not covered by NHS prescription charges, so costs may be higher.

Can the GPs issue repeat prescriptions?

In line with clinical best practice guidelines for remote prescribing, our GPs are unable to issue long term, repeat medication. Should the patient require repeat prescription medication, it is in their best interests to be seen by their regular GP.

Our GPs can offer advice on medication and may be able to offer short course medication depending on the symptoms presented.

What are the prescription medication delivery charges and how long does it take?

If the patient is in the UK or a Crown Dependency at the time of their consultation and are offered a prescription, then provided it is in stock and the prescription is raised before 4pm (UK time), it can be delivered to an address of their choice as soon as the next working day.

Our pharmacy partner will contact them by telephone shortly after the consultation. A range of delivery speeds are available which they will discuss at the time.

The total cost will depend on the destination and chosen delivery option. Next day delivery to a Crown Dependency cannot be guaranteed and may be affected by local customs regulations.

Whilst the cost of medication varies, there is a minimum charge of £6.50 per item for postage.

There is no P&P for collection of prescription medication at local pharmacies. Medication charges will vary between pharmacies.

Can medication be delivered abroad?

Inside the European Union: If the patient is in an EU country other than the Republic of Ireland at the time of their consultation, and the GP believes they would benefit from medication, they will explore alternative treatment options such as over the counter medicines from a local pharmacy as a first consideration.

If over the counter medicines are not suitable and the patient is nearing the end of their stay, it may be more convenient to collect the medication from their local pharmacy on their return.

If the duration of the stay abroad is longer, and at our sole discretion, we may offer to send a digitally secure electronic 'cross-border' prescription for a nominated pharmacy. The patient must present this prescription to their nominated pharmacy, acting as the intermediary between us and them. Fulfilling an electronic prescription is at the sole discretion of the dispensing pharmacist it is presented to, and we are not responsible for any refusal to dispense.

Where a private prescription is issued, please be aware that we will have no knowledge or control over the pharmacy fulfilment charges. We are unable to electronically prescribe any controlled medications outside of Ireland or the UK.

Outside the EU: Due to pharmaceutical laws and regulations we are unable to prescribe if the patient is outside of the EU, United Kingdom or its Crown Dependencies at the time of their consultation.

How is the medication packaged?

It depends on the size and type of medication, but most smaller items are sent in cushioned, securely sealed packets. Packets or boxes are discrete with no markings.

What safeguarding measures are in place for private prescriptions?

Experienced, qualified, practising GPs - All HealthHero GPs are experienced practising doctors who, as in their NHS role, adhere to the GMC guidelines on remote prescribing.

Checked by multiple, qualified physicians The GP raises the prescription, it is then checked by a qualified pharmacist prior to being dispensed

A full medical history is taken – During the call, the GPs takes a full medical history including any current medication and dosages, allergies, etc. This detail remains on the patient management

system, including data relating to any medication prescribed by the HealthHero doctor, so in future consultations, doctors can see previous prescribing history.

Consultation notes are sent to the patient's own GP - When a prescription is issued, the consultation notes are sent to the patient's own GP with patient consent. In the rare case that there is a safeguarding or emergency issue, patient data can be shared without consent.

Can a private prescription be given over the phone?

Yes, our telephone consultation service provides 24/7 telephone access to a GP, and should the doctor feel it is necessary, they can remotely issue private prescription medication and open referrals.

Private fit notes and referrals

Can the GPs issue fit notes?

If it is clinically appropriate, the clinician can issue a private fit note. HealthHero does not charge for issuing private fit notes, but the patient will need to check with their employer to confirm that they will accept one. Private fit notes cannot be used to access state funded sick pay or benefits.

Can the GPs issue referrals to specialists?

Should the GP feel that the patient would benefit from seeing a consultant or specialist, they can provide them with an open private referral letter. This referral letter cannot be used to access NHS services in the UK. Referral letters can be posted or emailed directly according to the patient's preference.

If the patient has private medical insurance they will need to contact their insurer before engaging a consultant or specialist, or accessing any diagnostic or treatment services, unless they are self-funding. The referral letter is not a private medical insurance claims authorisation.



Our GPs & Quality Control

How do you recruit your GPs? What qualifications do the doctors have?

Our doctors are recruited via a rigorous two stage interview process with our Chief Medical Officer and HR vetting procedures, which ensure that GPs are qualified, experienced, and knowledgeable to an equivalent standard to your own GP. Our minimum criteria requires that our GPs:

- are currently practising in the NHS as a GP and have at least 2 years' experience
- are on The General Medical Council register
- have a Bachelor of Medicine Degree, those who qualified after 2007 must be Members of the Royal College of GPs
- are on the National Performers List for England
- complete an annual NHS appraisal
- have an enhanced DBS background check

How do you ensure the GPs are vetted on an ongoing basis?

Once recruited, the GPs are continuously monitored to ensure they maintain their skills to the highest standards.

All our GPs complete an annual NHS appraisal to review their practise and performance. Our Quality Management System incorporates policies and procedures, consistent with best NHS practise, and each GP's performance is continually audited. This auditing includes reviewing key documents to ensure all GP's knowledge, skills and registration are up to date.

We hold bi-annual doctor meetings with our clinical team to maintain good engagement, share best practice and help to continually raise our standards of care and service. In addition to ongoing internal auditing, our GPs' clinical notes are also reviewed by an independent external organisation called Clinical Guardian.

Does HealthHero meet Clinical Quality Commission standards?

Yes, our service is regulated by the Care Quality Commission for the delivery of medical services, in the "Digital Healthcare" category.

Our most recent CQC inspection took place in June 2019. The inspection was conducted by a GP, Clinical Pharmacist and CQC Registered Inspector who provided an overall rating of **"Good"**.

What is the CQC?

The Care Quality Commission monitors, inspects and regulates hospitals, care homes, GP surgeries, dental practices, and other care services to make sure they meet fundamental standards of quality and safety.

To get to the heart of patients' experiences of care and treatment, CQC evaluates service providers across five categories relating to safety, effectiveness, caring, responsiveness to patient need and leadership.

Data Protection and Confidentiality

How are data and records stored?

All patient data and records are stored on our patient management system, in a secure data centre which is only accessible with multi-factor authentication by authorised personnel.

Is the service confidential?

Yes. Patient confidentiality is very important, any records remain confidential. Our doctors follow clear guidelines about sharing clinical notes with the patient's own GPs; when appropriate and with patient explicit consent, we send any relevant medical notes, including consultations notes for any prescriptions or referrals issued, to the patient's own GP. In the rare case that there is a safeguarding or emergency issue, patient data can be shared without consent.



How long will patient's personal data be held on the systems?

Clinical records are held in accordance with the NHS recommended retention periods for general practice and telemedicine records. In all cases, records are maintained for a minimum of ten years.



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